

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: TARACHE L. ARMSTEAD )  
) Case No. 22-21694-GLT  
) )  
) Chapter 13  
Debtor(s). ) Related to Doc. No. 23  
X

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
September 23, 2022  
☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate \_\_\_\_\_  
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$7985 effective 9/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$8511, beginning 3/23. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$ \_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
PA Rev CL.#1, IRS CL.#5-3, American First Finance CL.#7
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:  
The pool to general unsecured creditors is revised to \$176,827.07 (100%).

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

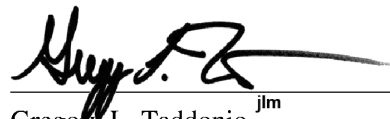
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: March 3, 2023

  
\_\_\_\_\_  
jlm  
Gregory L. Taddonio  
Chief United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Tarache L. Armstead  
Debtor

Case No. 22-21694-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 03, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2023:

Recip ID	Recipient Name and Address
db	+ Tarache L. Armstead, 105 William Street, Mc Donald, PA 15057-4446
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
15510853	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43216
15510852	Chatham University, Woodland Rd, Pittsburgh, PA 15232
15510858	+ Kingston Data and Credit International, Attn: Bankruptcy, 1301 Seminole Blvd, Unit 166,, Largo, FL 33770-8118
15510867	+ Romel L. Nicholas, Esq., 519 Court Place, Pittsburgh, PA 15219-2002

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15520208	Email/Text: bnc@atlasacq.com	Mar 04 2023 00:01:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15510848	+ Email/PDF: bncnotices@becket-lee.com	Mar 04 2023 00:09:24	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
15510847	+ Email/PDF: bncnotices@becket-lee.com	Mar 04 2023 00:09:21	American First Finance, 7330 W. 33rd Street, Wichita, KS 67205-9370
15526800	Email/PDF: bncnotices@becket-lee.com	Mar 04 2023 00:09:24	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15510849	+ Email/Text: bnc@atlasacq.com	Mar 04 2023 00:01:00	Atlas Aquisitions LLC, 492C Cedar Lane, Suite 442, Teaneck, NJ 07666-1713
15510850	+ Email/Text: ebnjts@grblaw.com	Mar 04 2023 00:01:00	Canon McMillan School District, c/o Goehring Rutter & Boehm, 437 Grant St.- 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15514563	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 04 2023 00:01:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
15510854	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 04 2023 00:01:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15514933	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 03 2023 23:59:05	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15510860	Email/Text: korie@monerafinacial.com	Mar 04 2023 00:01:00	Monera Financial, 3313 S. Arlington Avenue, Indianapolis, IN 46203
15510859	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 03 2023 23:59:05	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15510866	+ Email/Text: bncnotifications@pheaa.org		

District/off: 0315-2

User: auto

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Total Noticed: 28

		Mar 04 2023 00:01:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15510863	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Mar 04 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15510868	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 04 2023 00:01:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15510869	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 04 2023 00:01:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15544961	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 04 2023 00:01:00	U.S. Bank NA, successor trustee at. el. c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15510870	+ Email/Text: EDBKNotices@ecmc.org	Mar 04 2023 00:01:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510876	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 04 2023 00:01:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15543003	^ MEBN	Mar 03 2023 23:57:10	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15547261	Email/Text: EDBKNotices@ecmc.org	Mar 04 2023 00:01:00	US Department of Education, PO Box 16448, Saint Paul MN 55116-0448
15510882	Email/PDF: ebn_ais@aisinfo.com	Mar 04 2023 00:09:21	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15510883	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 04 2023 00:01:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank NA, successor trustee to Bank of America
15510851		Cecil Township Municipal Authority, 375 Southpointe Blvd., Suite 350
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15544122	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15510855	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15510856	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15510861	*P++	MONERA FINANCIAL, 5935 S EMERSON AVENUE, SUITE #100, INDIANAPOLIS IN 46237-1975, address filed with court:, Monera Financial, 3313 S. Arlington Avenue, Indianapolis, IN 46203
15510864	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15510865	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15512668	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15510871	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510872	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510873	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510874	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510875	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15510877	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510878	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510879	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510880	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510881	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
15510857	##+	Kingston Data and Credit International, 1701 Drew St, Clearwater, FL 33755-6211
15510862	##+	Pennsylvania American Water Company, PO Box 578, Alton, IL 62002-0578

TOTAL: 2 Undeliverable, 18 Duplicate, 2 Out of date forwarding address

District/off: 0315-2

User: auto

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Date Rcvd: Mar 03, 2023

Form ID: pdf900

Total Noticed: 28

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, on behalf of the registered holders of Bear Stearns, Asset Backed Securities I Trust bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Tarache L. Armstead chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Lauren Michaels	on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5